

ABSTRACT OF THE DISCLOSURE

There is provided a claim management system capable of enabling a customer utilizing a credit card settlement to determine a financial institution for settlement and a settlement method after the time of purchasing goods. When the customer selects deferred determination of a settlement financial institution and a settlement scheme in utilizing the credit settlement, the claim management system independent of individual financial institutions manages a claim vested in the customer. The claim management system periodically inquires the customer of the determination of a settlement financial institution and a settlement scheme and when the customer selects further deferment of the determination, requests the customer to pay interest.